

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINIOS

In re: JOSE J. ZAPATA	§	Case No. 15-81543
JULIE ZAPATA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/10/2015.
- 2) The plan was confirmed on 02/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/07/2018.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,448.00.
- 10) Amount of unsecured claims discharged without full payment: \$150,651.28.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,750.00	
Less amount refunded to debtor(s)	\$ 1,368.00	
NET RECEIPTS		\$ 32,382.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,110.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,602.34	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,712.34
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL R. IDLAS	Lgl	4,310.00	4,310.00	4,310.00	3,110.00	0.00
JP MORGAN CHASE BANK NA	Sec	0.00	237,472.72	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Sec	0.00	68,137.05	0.00	0.00	0.00
FORD MOTOR CREDIT CORP	Sec	0.00	23,037.99	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	0.00	4,933.11	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	6,664.00	6,694.74	6,694.74	6,694.74	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	669.17	669.17	104.08	0.00
BECKET & LEE LLP	Uns	13,771.91	13,771.91	13,771.91	2,141.98	0.00
BANK OF AMERICA	Uns	2,353.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,619.34	5,926.49	5,926.49	921.77	0.00
CAPITAL ONE BANK USA NA	Uns	6,838.14	7,022.24	7,022.24	1,092.19	0.00
CHASE	Uns	16,022.46	NA	NA	0.00	0.00
CHASE STUDENT LOANS	Uns	22,313.58	NA	NA	0.00	0.00
FIRSTMARK SERVICES	Uns	26,575.58	24,058.37	24,058.37	3,741.86	0.00
ECAST SETTLEMENT	Uns	24,187.00	28,011.75	28,011.75	4,356.75	0.00
CITY OF CRYSTAL LAKE	Uns	168.59	NA	NA	0.00	0.00
CITY OF DEKALB	Uns	365.18	NA	NA	0.00	0.00
COMCAST	Uns	147.34	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMMONWEALTH EDISON CO	Uns	130.78	259.97	259.97	40.43	0.00
DISCOVER BANK	Uns	15,468.08	3,919.76	3,919.76	609.65	0.00
FIRST NATIONAL BANK	Uns	4,826.79	5,048.24	5,048.24	785.16	0.00
BECKET & LEE LLP	Uns	2,965.84	3,145.94	3,145.94	489.29	0.00
PORTFOLIO RECOVERY	Uns	6,240.99	6,502.28	6,502.28	1,011.32	0.00
TRANSWORLD SYSTEMS INC	Uns	3,323.63	3,314.81	3,314.81	515.56	0.00
MDC ENVIRONMENTAL SERVICES	Uns	67.68	NA	NA	0.00	0.00
NICOR GAS	Uns	223.52	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	2,588.18	2,670.39	2,670.39	415.33	0.00
PORTFOLIO RECOVERY	Uns	2,526.99	2,798.61	2,798.61	435.27	0.00
SPRINT	Uns	328.06	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	6,134.07	6,349.94	6,349.94	987.62	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,388.30	1,188.30	1,188.30	184.82	0.00
US DEPARTMENT OF EDUCATION	Uns	132,227.12	21,545.43	0.00	0.00	0.00
WHISPERING POINT	Uns	207.66	NA	NA	0.00	0.00
CHRISTOPHER ZAPATA	Uns	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	0.00	12,649.87	12,649.87	1,967.47	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	125.75	125.75	19.56	0.00
BECKET & LEE LLP	Uns	0.00	995.34	995.34	154.81	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	51,449.59	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	62,090.76	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,694.74	\$ 6,694.74	\$ 0.00
TOTAL PRIORITY:	\$ 6,694.74	\$ 6,694.74	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 128,429.13	\$ 19,974.92	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,712.34	
Disbursements to Creditors	\$ 26,669.66	
TOTAL DISBURSEMENTS:		\$ 32,382.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/17/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.